

STIC Database Tracking Number 241765

To: ANDREW RUDY
Location: KNX-5B09
Art Unit: 3627
Thursday, November 01, 2007

Case Serial Number: 09/808717

From: ROBERT FINLEY
Location: EIC3600
KNX-4B68 / KNX-4C29
Phone: (571)272-8952

robert.finley@uspto.gov

Search Notes

Examiner RUDY:

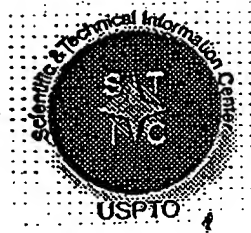
Attached are the results of your full Business Methods template search request regarding:
ONLINE PURCHASING SYSTEM SUPPORTING BUYER AFFORDABILITY SCREENING

Please scan the complete search as my tagging likely missed possibly useful items.

Please let me know if need you anything further or have any questions.

Robert Finley (ASRC)
EIC 3600
Knox 4B68
571.272.8952

Alexander B. Biron



STIC EIC 3600 241705

Search Request Form

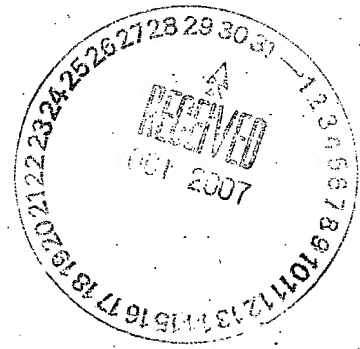
Today's Date: 10/30/07 Class/Subclass 705/26 What date would you like to use to limit the search? Priority Date: 6/26/00 Other: _____

Name <u>Andrew Rudy</u>	Format for Search Results (Circle One): <input checked="" type="radio"/> PAPER <input type="radio"/> DISK <input type="radio"/> EMAIL
AU <u>3627</u> Examiner # <u>79151</u>	Where have you searched so far?
Room # <u>5B09</u> Phone <u>2-6789</u>	USP DWPI EPO JPO ACM IBM TDB
Serial # <u>09/808,717</u>	IEEE INSPEC SPI Other _____

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

see attached claims 1-40

Thank you!



STIC Searcher _____ Phone _____
Date picked up _____ Date Completed _____





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader
(571) 272-3496 Knox 4B68

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 Knox 4B68



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File 347: JAPIO Dec 1976-2007/Jun(Updated 070926)

(c) 2007 JPO & JAPIO

File 348: EUROPEAN PATENTS 1978-2007/ 200742

(c) 2007 European Patent Office

File 349: PCT FULLTEXT 1979-2007/UB=20071011UT=20071004

(c) 2007 WIPO/Thomson

File 350: Derwent WPIX 1963-2007/UD=200768

(c) 2007 The Thomson Corporation

Set	Items	Description
S1	1375	AU=BENNETT J?
S2	3	AU=WINSLADE C?
S3	3	S1 AND S2

3/3/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0012254774 - Drawing available
 WPI ACC NO: 2002-194802/200225
 Related WPI ACC No: 2002-033961; 2002-040735
 XRPX ACC No: N2002-147942

Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D ; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010037288	A1	20011101	US 2000190825	P	20000321	200225 B
			US 2000213912	P	20000626	
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808722	A	20010314	

Priority Applications (no., kind, date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000213912 P 20000626; US 2000190825 P 20000321; US 2001808722 A 20010314

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010037288	A1	EN	37	20	Related to Provisional US 2000190825
					Related to Provisional US 2000213912
					Related to Provisional US 2000214136
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

3/3/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2007 The Thomson Corporation. All rts. reserv.

0011104850 - Drawing available
 WPI ACC NO: 2002-040735/200205
 Related WPI ACC No: 2002-033961; 2002-194802
 XRPX ACC No: N2002-030204

On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D ; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205 B
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808723	A	20010314	

Priority Applications (no., kind, date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000190825 P 20000321; US 2001808723 A 20010314

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010039516	A1	EN	28	13	Related to Provisional US 2000190825
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

3/3/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0011098216 - Drawing available

WPI ACC NO: 2002-033961/200204

XRPX ACC No: N2002-026165

Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D ; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010047307	A1	20011129	US 2000190825	P	20000321	200204 B
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2001808717	A	20010314	

Priority Applications (no., kind, date): US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000190825 P 20000321; US 2001808717 A 20010314

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010047307	A1	EN	37	19	Related to Provisional US 2000190825
					Related to Provisional US 2000214136
					Related to Provisional US 2000214183

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File 9:Business & Industry(R) Jul/1994-2007/Oct 26
(c) 2007 The Gale Group
File 15:ABI/Inform(R) 1971-2007/Nov 01
(c) 2007 ProQuest Info&Learning
File 610:Business Wire 1999-2007/Oct 31
(c) 2007 Business Wire.
File 613:PR Newswire 1999-2007/Nov 01
(c) 2007 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2007/Nov 01
(c) 2007 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2007/Oct 25
(c) 2007 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2007/Oct 31
(c) 2007 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2007/Oct 26
(c)2007 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2007/Oct 30
(c) 2007 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2007/Oct 26
(c) 2007 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2007/Oct 29
(c) 2007 The Gale Group
File 35:Dissertation Abs Online 1861-2007/Ju1
(c) 2007 ProQuest Info&Learning
File 65:Inside Conferences 1993-2007/Oct 29
(c) 2007 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Sep
(c) 2007 The HW Wilson Co.
File 256:TecInfoSource 82-2007/Oct
(c) 2007 Info.Sources Inc
File 474:New York Times Abs 1969-2007/Oct 31
(c) 2007 The New York Times
File 475:Wall Street Journal Abs 1973-2007/Oct 31
(c) 2007 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 635:Business Dateline(R) 1985-2007/Oct 31
(c) 2007 ProQuest Info&Learning
File 570:Gale Group MARS(R) 1984-2007/Oct 24
(c) 2007 The Gale Group

Set	Items	Description
S1	3679	AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J?) OR BY=BENNETT(2N)J?
S2	1	AU=(WINSLADE, C? OR WINSLADE C? OR WINSLADE(2N)C?) OR BY=WINSLADE(2N)C?
S3	3680	S1 OR S2
S4	23	S3 AND ((CREDIT OR FINANC???) (2N) (REPORT? ? OR INFORMATION OR DATA OR HISTORY OR RECORD? ? OR STATEMENT? ?) (12N) (PRODUCT OR PRODUCTS OR MERCHANDISE OR GOOD OR GOODS OR WARES OR SERVICE OR SERVICES))
S5	20	S4 NOT PY>2000
S6	17	RD (unique items)

6/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01778810 04-29801
Bloomberg expands lineup
Bennett, Jo
Folio: The Magazine for Magazine Management v28n3 PP: 77-78 Mar 1999
ISSN: 0046-4333 JRNL CODE: FOL
WORD COUNT: 657

Bennett, Jo
...TEXT: achieve the kind of synergy that you hope for" when you're dealing with multiple products, says Robert Casey, editor of Bloomberg Wealth Manager. But with the financial information provider's most recent launch, he and the other Bloomberg staffers are banking on being...

6/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00871386 95-20778
The building blocks of the learning organization
Bennett, Joan Kremer ; O'Brien, Michael J
Training v31n6 PP: 41-49 Jun 1994
ISSN: 0095-5892 JRNL CODE: TBI
WORD COUNT: 4607

Bennett, Joan Kremer ...
...TEXT: sale in every store, as well as with every vendor who supplies Wal-Mart with merchandise. The stores have immediate access to the financial data necessary for decision-making, and vendors have relevant point-of-sale data that allows for cost-effective ordering and inventory control.

This building block requires careful examination...

6/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

00651994 93-01215
So You Want to Be an Independent Fee Appraiser!
Bennett, Jack
Real Estate Appraiser v58n2 PP: 26-28 Aug 1992
ISSN: 0271-258X JRNL CODE: REA
WORD COUNT: 1557

Bennett, Jack
...TEXT: basis whether or not you have assignments coming in. These include subscription costs related to data services, secretary's salary (if applicable), rent, utilities, phone charges, and finance charges on major equipment purchases.

Many appraisers choose to avoid the large initial costs of...

6/3,K/4 (Item 1 from file: 65)
DIALOG(R)File 65:Inside Conferences
(c) 2007 BLDSC all rts. reserv. All rts. reserv.

00823615 INSIDE CONFERENCE ITEM ID: CN008009387
Creating Better Financial Products Through Information Services

Project Management

Clawson, R.; Bennett, J.

CONFERENCE: Leadership in a world of change-25th Annual seminar/symposium
PROCEEDINGS OF THE ANNUAL SEMINAR SYMPOSIUM- PROJECT MANAGEMENT

INSTITUTE, 1994 P: 447-453

Upper Darby, PA, Project Management Institute, 1994

ISSN: NONE-0593

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE SPONSOR: Project Management Institute

CONFERENCE LOCATION: Vancouver, Canada

CONFERENCE DATE: Oct 1994 (199410)

NOTE:

Also known as PMI'94

Creating Better Financial Products Through Information Services 'Project Management

Clawson, R.; Bennett, J.

6/3,K/5 (Item 1 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2007 ProQuest Info&Learning. All rts. reserv.

0894426 98-55137

Layoffs, uncertainty take emotional toll

Bennett, Jane

Business Journal-Jacksonville (Jacksonville, FL, US), V13 N12 p1

PUBL DATE: 980102

WORD COUNT: 1,755

DATLINE: Jacksonville, FL, US, South Atlantic

Bennett, Jane

TEXT:

...said Max Messmer, chairman and chief executive officer of Robert Half International, a specialized staffing service for accounting, finance and information technology professionals.

"While the executives are concerned about the impact of consolidation on their jobs...

6/3,K/6 (Item 2 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

(c) 2007 ProQuest Info&Learning. All rts. reserv.

0819220 97-79513

Embezzlement latest ill news for Ducote CU

Bennett, Jane

Business Journal-Jacksonville (Jacksonville, FL, US), V12 N33 p1

PUBL DATE: 970530

WORD COUNT: 616

DATLINE: Jacksonville, FL, US, South Atlantic

Bennett, Jane

TEXT:

...mortgage brokers who leverage HomeSide's leadership position in the mortgage industry to provide home financing to consumers nationwide.

PSS reports fourth quarter results

Physician Sales & Service Inc. has confirmed its preliminary

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operating results for the fourth quarter, which ended March 28...

6/3,K/7 (Item 3 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

0808653 97-68923
Regulators warn local credit union
Bennett, Jane
Business Journal-Jacksonville (Jacksonville, FL, US), V12 N29 p1
PUBL DATE: 970502
WORD COUNT: 514
DATELINE: Jacksonville, FL, US, South Atlantic

Bennett, Jane

TEXT:

...54,000 profit the year before, Lesia Bullock, NCUA spokesperson, said Ducote was generally in good financial condition.

"This is the first operational loss in the history of the credit union," said Iris Jones, Ducote's manager since Dec. 9.

Jones, who has a degree...

6/3,K/8 (Item 4 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

0726222 96-84725
Wagonlit software to manage travel costs
Bennett, John
Dayton Business Reporter (Dayton, OH, US), V5 N19 p9
PUBL DATE: 960805
WORD COUNT: 948
DATELINE: Dayton, OH, US, North Central

Bennett, John

TEXT:

...a vehicle for collecting information," said Robin Schleen, vice president and general manager of new product development and commercial marketing for Carlson Wagonlit. Data is fed from the card into other Carlson Wagonlit products or into a company's financial management system.

Integrating Carlson Wagonlit information with client systems "represents a real modification in the paradigm that defines our industry," said...

6/3,K/9 (Item 5 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0703158 96-60535
LEXIS-NEXIS adds Dun & Bradstreet, Bloomberg
Bennett, John
Dayton Business Reporter (Dayton, OH, US), V5 N13 p5
PUBL DATE: 960513
WORD COUNT: 392

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DATELINE: Dayton, OH, US, North Central

Bennett, John

TEXT:

Dun & Bradstreet Information Services and Bloomberg Financial Markets are among the latest businesses to sign agreements with Miami Township-based LEXIS-NEXIS...

...data on bankrupt, defunct, and financially stressed businesses will also be available.

Siegel added the information can be accessed in a variety of ways. Bloomberg Financial Markets will provide its financial news service, Bloomberg Business News, and its Bloomberg Daily Market Summaries to the LEXIS-NEXIS service. Additional...

...be able to provide historical information which Bloomberg doesn't currently do," Siegel said. That information, dating from 1981, "should make a substantial data base of historical information relating to financial matters."

Stock quotations will be available as they happen, while the news service will be on-line to LEXIS-NEXIS users on a 12-hour delay beginning later...

6/3,K/10 (Item 6 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0667335 96-24309
NCR product enables banks to cut costs
Bennett, John
Dayton Business Reporter (Dayton, OH, US), V5 N5 s1 p11
PUBL DATE: 960122
WORD COUNT: 444
DATELINE: Dayton, OH, US, North Central

Bennett, John

TEXT:

...containing the month's canceled checks may soon change.

Thanks to a new check imaging service offered by NCR Corporation, formerly AT&T Global Information Solutions, and Dataworks, Inc., financial institutions can save money while customers get a more streamlined record of their checks.

Through check imaging, computer technology electronically scans and captures check images so...

6/3,K/11 (Item 7 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0585986 95-41997
Local software firm puts nation's hospitals online
Bennett, Jane
Business Journal-Jacksonville (Jacksonville, FL, US), V10 N23 s1 p1
PUBL DATE: 950324
WORD COUNT: 673

DATELINE: Jacksonville, FL, US

Bennett, Jane

TEXT:

...in 1985, First Coast Systems Inc. on Southpoint Parkway provides hospitals with hardware and software products that integrate administrative, financial, clinical and patient care information.

"We're in a very competitive business. There are about 100 players nationwide. We've...

6/3,K/12 (Item 8 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0548577 95-03845

New chief takes over at Merrill

Bennett, Jane

Business Journal-Jacksonville (Jacksonville, FL, US), V10 N5 s1 p1

PUBL DATE: 941118

WORD COUNT: 450

DATELINE: Jacksonville, FL, US

Bennett, Jane

TEXT:

...Esposito, a 43-year-old New Yorker, is the new president of Merrill Lynch's Financial Data Services operation Deerwood Park.

Esposito, a 24-year veteran of the financial services company, started his new job last week, replacing Bob Doan, 46, who left the Jacksonville...

...from Somerset to Jacksonville. "The move was a major career opportunity, a big promotion. Strategically, Financial Data Services is a high-growth, high-profile area for Merrill Lynch. I intend to nurture it...

6/3,K/13 (Item 9 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0536286 94-91208

Doan leaves Merrill after 13 years

Bennett, Jane

Business Journal-Jacksonville (Jacksonville, FL, US), V9 N50 s1 p1

PUBL DATE: 940930

WORD COUNT: 433

DATELINE: Jacksonville, FL, US

Bennett, Jane

TEXT:

...where he's worked for 13 years, for personal reasons.

Several employees at Merrill's Financial Data Services Inc. said the company distributed a notice last week saying Doan and Merrill had come ...

...the ways."

Doan's replacement has not been named, Collins said.

Doan was president of **Financial Data Services** and a first vice president of Merrill Lynch Operations Systems and Telecommunications Sector, a division...

...in August, Collins said.

Doan, 46, moved here from Somerset, N.J., where he built **Financial Data Services** into a 600-employee subsidiary of Merrill's Funds Processing Group. **Financial Data Services** is the transfer agent for Merrill Lynch mutual funds. A transfer agent handles the transfer of stocks or bonds between owners.

When the **Financial Data Services** relocation to Jacksonville was confirmed, Doan would only commit to supervising the move, remaining undecided about uprooting his family. "I've been with **Financial Data Services** since the beginning. I built it. If anybody was going to take it apart and...

6/3,K/14 (Item 10 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

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0486657 94-40559

Kahn raids for credit card talent

Bennett, Jane

Business Journal-Jacksonville (Jacksonville, FL, US), V9 N26 s1 p1

PUBL DATE: 940408

WORD COUNT: 1,025

DATELINE: Jacksonville, FL, US

Bennett, Jane

TEXT:

...general counsel at Merrill Lynch Credit Corp.; and Michael Matza, vice president/business planning and **financial** analysis and former vice president/customer **services**, **information** **services** and corporate development at Universal Card.

Thomas Petway, a prominent Jacksonville investor and partner in...

6/3,K/15 (Item 11 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

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0451524 94-04450

Barnett sells two operations to Milwaukee firm

Bennett, Jane

The Business Journal-Jacksonville (Jacksonville, FL, US), V9 N5 s1 p6

PUBL DATE: 931112

WORD COUNT: 444

DATELINE: Jacksonville, FL, US

Bennett, Jane

TEXT:

...for an undisclosed amount.

Fiserv handles check and daily transaction processing and other back-office **services** of about 50 million accounts of its 5,400 **financial**

institution clients worldwide.

The company operates 42 full- service data centers, software system development centers and support centers in the United States with international offices...
...before they decided to sell," said Muma.

Fiserv Inc. at a Glance

The company does data processing and related services for financial institutions.

Founded: July 31, 1984

Headquarters: Milwaukee

Employees: 5,600

Revenue (In millions): 1992-\$332...

6/3,K/16 (Item 12 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0442383 93-94945

Companies try teams, cut middle managers

Bennett, Jane

The Business Journal-Jacksonville (Jacksonville, FL, US), V9 N1 s1 p8

PUBL DATE: 931015

WORD COUNT: 677

DATeline: Jacksonville, FL, US

Bennett, Jane

TEXT:

...work together to see how the departments interrelate.

Bob Doan, president of Merrill Lynch's Financial Data Services Inc., called team-based management the opposite of functional, or assembly-line management. "Instead of...

6/3,K/17 (Item 13 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
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0289463 92-35894

Databases Quicken Environmental Checks

Bennett, Julie

Crains Chicago Business (Chicago, IL, US), V15 N16 s2 p4T

PUBL DATE: 920420

WORD COUNT: 719

DATeline: Chicago, IL, US

Bennett, Julie

TEXT:

...time is attributable to the new environmental database information industry.

A handful of companies cull data from hundreds of federal and state agencies to provide environmental "credit check" reports to the

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commercial real estate community. The reports , which can be delivered via mail, fax or on-line computer service , point out any environmental "red flags" on a piece of commercial real estate--for example...

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File 387:The Denver Post 1994-2007/Oct 30
 (c) 2007 Denver Post
 File 471:New York Times Fulltext 1980-2007/Nov 02
 (c) 2007 The New York Times
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
 (c) 2002 Phoenix Newspapers
 File 494:St LouisPost-Dispatch 1988-2007/Oct 29
 (c) 2007 St Louis Post-Dispatch
 File 631:Boston Globe 1980-2007/Nov 01
 (c) 2007 Boston Globe
 File 633:Phil.Inquirer 1983-2007/Oct 31
 (c) 2007 Philadelphia Newspapers Inc
 File 638:Newsday/New York Newsday 1987-2007/Oct 31
 (c) 2007 Newsday Inc.
 File 640:San Francisco Chronicle 1988-2007/Oct 25
 (c) 2007 Chronicle Publ. Co.
 File 641:Rocky Mountain News Jun 1989-2007/Nov 01
 (c) 2007 Scripps Howard News
 File 702:Miami Herald 1983-2007/Oct 25
 (c) 2007 The Miami Herald Publishing Co.
 File 703:USA Today 1989-2007/Oct 31
 (c) 2007 USA Today
 File 704:(Portland)The Oregonian 1989-2007/Oct 28
 (c) 2007 The Oregonian
 File 713:Atlanta J/Const. 1989-2007/Nov 01
 (c) 2007 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2007/Oct 31
 (c) 2007 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2007/Nov 01
 (c) 2007 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2007/Oct 31
 (c) 2007 The Plain Dealer
 File 735:St. Petersburg Times 1989- 2007/Oct 21
 (c) 2007 St. Petersburg Times
 File 476:Financial Times Fulltext 1982-2007/Nov 01
 (c) 2007 Financial Times Ltd
 File 477:Irish Times 1999-2007/Nov 01
 (c) 2007 Irish Times
 File 710:Times/Sun.Times(London) Jun 1988-2007/Nov 01
 (c) 2007 Times Newspapers
 File 711:Independent(London) Sep 1988-2006/Dec 12
 (c) 2006 Newspaper Publ. PLC
 File 756:Daily/Sunday Telegraph 2000-2007/oct 31
 (c) 2007 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2007/Nov 01
 (c) 2007
 File 20:Dialog Global Reporter 1997-2007/Nov 01
 (c) 2007 Dialog
 File 47:Gale Group Magazine DB(TM) 1959-2007/Oct 17
 (c) 2007 The Gale group

Set	Items	Description
S1	1212	AU=(BENNETT, J? OR BENNETT J? OR BENNETT(2N)J?) OR BY=BENNETT(2N)J?
S2	0	AU=(WINSLADE, C? OR WINSLADE C? OR WINSLADE(2N)C?) OR BY=WINS- INSLADE(2N)C?
S3	3	S1 AND ((CREDIT OR FINANC???) (2N) (REPORT? ? OR INFORMATION OR DATA OR HISTORY OR RECORD? ? OR STATEMENT? ?) (12N) (PRODUCT OR PRODUCTS OR MERCHANDISE OR GOOD OR GOODS OR WARES OR SERVI- CE OR SERVICES))
S4	1	S3 NOT PY>2000

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4/3,K/1 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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04169796 SUPPLIER NUMBER: 16284389 (USE FORMAT 7 OR 9 FOR FULL TEXT)
What's happening to your health charity donations? (includes related
information) (Cover Story)
Bennett, James T. ; DiLorenzo, Thomas J.
Consumers' Research Magazine, v77, n12, p10(6)
Dec, 1994
DOCUMENT TYPE: Cover Story ISSN: 0095-2222 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 4483 LINE COUNT: 00362

Bennett, James T ...
... at United Way of America and at Covenant House after approval by
both charity-rating services and their independent auditors. Clearly,
something is amiss.

Financial Shenanigans

Both the rating services and the auditors use the same financial
information in assessing a health charity's performance, but these data
cannot be used to answer any of the four basic questions that we believe
are essential to understanding whether a particular charity is good, bad,
or indifferent. Health-charity financial statements, even though they
conform to standard accounting practices, hide as much as they reveal.

Donors...Three really do, it is necessary to analyze the content of
their programs, not the financial data related to these programs. Most
service activities are conducted by the state and local units of health
charities rather than the...it comes to protecting the public. Health
charities are so numerous that the charity-rating services are
overwhelmed by an impossible task. The data that the rating services
analyze are the audited financial statements provided by the charities
themselves.

Despite their good intentions, the watchdogs are no different from
anyone else in that they cannot discern from...

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File 9:Business & Industry(R) Jul/1994-2007/Oct 26
 (c) 2007 The Gale Group
 File 15:ABI/Inform(R) 1971-2007/Nov 01
 (c) 2007 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2007/Oct 31
 (c) 2007 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2007/Oct 26
 (c)2007 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2007/Oct 30
 (c) 2007 The Gale Group
 File 570:Gale Group MARS(R) 1984-2007/Oct 24
 (c) 2007 The Gale Group
 File 610:Business Wire 1999-2007/Oct 31
 (c) 2007 Business Wire.
 File 613:PR Newswire 1999-2007/Nov 01
 (c) 2007 PR Newswire Association Inc
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 (c) 2007 The Gale Group
 File 624:McGraw-Hill Publications 1985-2007/Nov 01
 (c) 2007 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2007/Oct 25
 (c) 2007 San Jose Mercury News
 File 635:Business Dateline(R) 1985-2007/Oct 31
 (c) 2007 ProQuest Info&Learning
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 (c) 2007 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	20487713	CREDIT OR DEBT? ? OR FINANC??? OR OBLIGATION? ? OR DEBENTURE OR DEBIT? ? OR INDEBTEDNESS OR CREDITLINE? ? OR CREDITLIMIT? ? OR LOAN OR LOANS OR BORROW???
S2	3229245	S1(2N)(REPORT? ? OR INFORMATION OR DATA OR HISTORY OR RECORD? ? OR DOCUMENTATION OR STATEMENT? ?)
S3	20031242	BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR CUSTOMER OR - CUSTOMERS OR CONSUMER OR CONSUMERS OR CLIENT OR CLIENTS OR BORROWER OR BORROWERS OR SHOPPER OR SHOPPERS
S4	83081	S2(4N)S3
S5	41015	OBTAIN??? OR COLLECT??? OR ACQUIR??? OR COMPIL??? OR COMPILATION OR GATHER??? OR SEARCH??? OR EXTRACT??? OR RETRIEV???
S6	31075	APPROV??? OR AUTHORI?ATION OR CONSENT??? OR PERMISSION? ? - OR ASSENT??? OR PERMIT??? OR GRANT??? OR AUTHORI??? OR AUTHORITY?ING OR AUTHENTICAT??? OR SCREEN???
S7	8722	S2(8N)S5
S8	10135	S3(8N)S6
S9	395	S4(S)S7(S)S8
S10	69	S9(2S)(DYNAMIC?? OR INTERACTIV??? OR REALTIME OR (REAL OR - ACTUAL)()TIME OR ADAPTIV??? OR INTERACTIONAL OR AUTOMATE? ? OR AUTOMATIC OR AUTOMATICALLY OR INTELLIGENT OR INTELLIGENTLY OR SMART OR ALGORITHM?? OR ALGORITHMICALLY)
S11	45	S10 NOT PY>2000
S12	22	RD (unique items)

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12/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02290378 Supplier Number: 25820794 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hungry for Credit Data?
(Many credit reporting service companies are offering new products via the Internet)
Collections & Credit Risk, v 5, n 9, p 59+
September 2000
DOCUMENT TYPE: Journal ISSN: 1093-1260 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1869

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Lake Success, www.creditriskmonitor.
N.Y. com
CSC Credit Services Houston www.csc.com/industries/
credit /index.html
Data Retrieval Systems New York www.dataretrieval.com
Inc.
DebtWatcher Inc. Mount Laurel, www.debtwatcher.com
N...
...group credit information.
Acxiom Corp. Offers numerous data products, including
mailing lists, data integration, and data
warehousing.
Affiliated Financial Provides background checks, criminal-
Resources record searches , and other hard-to-find
data.
Alliance Data Systems Issues and processes proprietary mail-
order...
...information data, identification, and fraud products for
communications and energy industries.
Data Retrieval Systems Offers automated asset-based collections
Inc. and enforcement programs.
DebtWatcher Inc. Online debt search-and-alert system...
...decisions, and other products.
Dun & Bradstreet Corp. Provides business credit information and
offers new online authentication and
validation of business customers .
Equifax Inc. Plans to provide credit reporting data
online and offers new e-commerce products...
...credit resources from Experian, Dun
Credit & Bradstreet, NACM, and others.
Trans Union Corp. Developing online credit reports for
consumers , offers consumer and business
credit reports and anti-fraud tools.
Sources: Credit Collections Directory, 2000 Edition; the companies
Fair, Isaac already...

12/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2007 The Gale Group. All rts. reserv.

01266012 Supplier Number: 23907061 (USE FORMAT 7 OR 9 FOR FULLTEXT)
'Information Assembly' To Hit Channel
(MicroAge Inc (Tempe, AZ) has launched ECadvantage 3.0, software for
Internet-based electronic commerce)
Computer Reseller News, p 72
May 26, 1997
DOCUMENT TYPE: Journal ISSN: 0893-8377 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 454

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...process or orders in the post-shipment stage. The software also provides a way to retrieve credit approval information. The software allows customers and resellers to check on back-ordered components or MicroAge-built systems.

Inacom Corp. also...

TEXT:

...making the system faster and more responsive than the previous version. Also, the new software automates the core business processes of the resellers from presales information to post-sales information management...

...process or orders in the post-shipment stage. The software also provides a way to retrieve credit approval information. The software allows customers and resellers to check on back-ordered components or MicroAge-built systems.

In addition, MicroAge...

12/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01070061 Supplier Number: 23594492 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fannie Mae Broadens Desktop Underwriter
(Federal National Mortgage Association is getting ready to expand its
automated appraisal and underwriting systems)
Mortgage-Backed Securities Letter, v 11, n 31, p 1+
July 29, 1996
DOCUMENT TYPE: Newsletter ISSN: 1097-9204 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 470

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...are also using the system, Williams said.

The corporation's electronic underwriting system includes an automated appraisal component that enables a borrower to obtain credit reports, appraisal information, mortgage insurance approval and potentially line up an investor for the mortgage in one sitting.

The upshot: Nearly...

...nearly 10% of the agency's business that is pumped through Desktop Underwriter uses the automated appraisal system. The agency declines to discuss the amount of business actually coming through the...

12/3,K/4 (Item 4 from file: 9)

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DIALOG(R)File 9:Business & Industry(R)
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00705866 Supplier Number: 23125524 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CAROLINA FIRST INSTALLS AUTOMATED LOAN MACHINES
(Carolina First will soon have seven automated loan machines operating in
Columbia, Greenville and Myrtle Beach, SC)

Sun News , p N/A
February 04, 1995

DOCUMENT TYPE: Regional Newspaper (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 910

ABSTRACT:

Carolina First has begun installing " automated loan machines" and will soon have seven up and running in Columbia, Greenville and Myrtle...

...punches in personal information. When the person's Social Security number is entered, the machine automatically calls a credit bureau to obtain a credit report. The prospective borrower designs the loan, telling the machine how much money he or she wants, and how...

...repay the loan. Within 10 min the ALM has checked the data provided by the client, read the credit report and decided whether or not to make the loan. If the loan is approved the client signs an electronic signature pad. The ALM then publishes the loan document and provides the...

12/3,K/5 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01632165 02-83154

Realizing measurable benefits: The team of Cargill and SR Research, Inc.
Anonymous

Business Credit v100n5 PP: 42-44 May 1998
ISSN: 0897-0181 JRNL CODE: CFM
WORD COUNT: 1453

...TEXT: run the department. The department consists of credit analysts, credit specialists and a credit manager. Credit specialists gather information on new and existing customers. They are authorized to evaluate deals and make credit decisions on accounts that fit within predefined parameters. The...

...and statistics stored in the Corporate Credit ExpertT can be monitored for negative trends through automated processes. Information is now gathered and stored electronically. Consequently Cargill has moved from a "paperladen..."

12/3,K/6 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01428177 00-79164

'Information assembly' to hit channel

Yamada, Ken

Computer Reseller News n737 PP: 72 May 26, 1997
ISSN: 0893-8377 JRNL CODE: CRN
WORD COUNT: 464

...TEXT: making the system faster and more responsive than the previous version. Also, the new software automates the core business processes of the resellers from presales information to post-sales information

management...

...process or orders in the post-shipment stage. The software also provides a way to **retrieve credit approval information**. The software allows **customers** and resellers to check on back-ordered components or MicroAge-built systems.

In addition, MicroAge...

12/3,K/7 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00785422 94-34814

Dow Jones News/Retrieval intros welcome Screen for easy access to information

Anonymous

Link-Up v10n5 PP: 27 Sep/Oct 1993

ISSN: 0739-988X JRNL CODE: LUP

WORD COUNT: 400

ABSTRACT: Dow Jones News/Retrieval's new welcome **Screen** allows **customers** to use News/Retrieval through menus instead of access codes. To make News/Retrieval even...

...the welcome Screen groups publications into 2 sections: 1. news headlines, and 2. business and financial news and information. Current News/Retrieval **customers** have been upgraded to receive the welcome **Screen**, and new **customers** will automatically receive it. Dow Jones News/Retrieval provides exclusive online access to 5 **real - time** Dow Jones newswires and The Wall Street Journal, as well as a personalized clipping service.

12/3,K/8 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00313883 86-14297

Self-Service Banking

Johnson, Eugene

Credit Union Magazine v52n4 PP: 46-54 Apr 1986

ISSN: 0011-1066 JRNL CODE: CUG

ABSTRACT: Self-service banking has expanded from cash dispensers and **automated** teller machines (ATM) to include: 1. **interactive video**, 2. voice-response systems, 3. home-banking, and 4. videotex. The **interactive video** is a touch-sensitive computer screen offering **consumers** account information and financial advice. Voice-response systems use push-button telephones for terminals and computers to generate the...

...unions and service bureaus, the systems generally enable members to: 1. make balance inquiries, 2. **obtain loan information**, and 3. draw on credit. Since only 15% of US homes have personal computers, home...

12/3,K/9 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07889666 Supplier Number: 65902409 (USE FORMAT 7 FOR FULLTEXT)
Bank of America to Revolutionize Delivery Of Consumer Real Estate Products And Services.

PR Newswire, pNA
Oct 10, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 612

... provider of eBusiness consumer credit and loan fulfillment solutions. Its configurable enterprise software, Lendware(TM), automates the entire loan transaction from origination through closing. Lendware(TM) addresses the most complex, inefficient and time-consuming aspects of customer fulfillment, including data collection, credit approval, product selection, pricing, verifications, processing, due diligence, underwriting, documents, compliance and settlement services. For more...

12/3,K/10 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2007 The Gale Group. All rts. reserv.

07613829 Supplier Number: 62199899 (USE FORMAT 7 FOR FULLTEXT)
Banks Launch Virtual Call Centers: Moving the customer service operation online gives greater opportunity for measuring profits.(Industry Trend or Event)

Hallenborg, John
Bank Technology News, v13, n2, p37
Feb, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1522

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
A s banks move toward **intelligent** systems, which often give rise to some of the most creative and advanced bank technologies...

...customer service center. This would allow people to bank through a service agent or an **interactive** voice response (IVR) system. Comprehensive call-center capabilities must include provisions for remote access transactions such as those generated at freestanding kiosks with touch screens and voice prompts to help customers in financial planning. For instance, after customers enter some basic financial information, CSRs can estimate monthly payments for a new car or home and calculate a college or retirement savings plan. With video banking, customers interact in **real - time** through a TV screen and a direct-line phone-opening new accounts, retrieving account data, and completing loan applications, among other functions. In some cases, customers scan in their driver's license and...core location. Bankers still define the functions of call centers into four categories: distributed, centralized, **intelligent**, and virtual. As more banks operate without central hubs, ACDs (**automatic** call distribution centers) have handled core duties, while customer service is managed at the branch...

12/3,K/11 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06258679 Supplier Number: 54319060 (USE FORMAT 7 FOR FULLTEXT)
Pioneering Credit Association Selects Unify VISION for Business to Business E-Commerce Solution.

Business Wire, p0084
April 8, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1167

... customers."

Currently Lumbermen's members call, fax, or dial-in via a modem to access information on client credit worthiness and new building permits. Twenty percent of Lumbermen's customers use the existing dial in service. For the rest, Lumbermen's employees look up information...

...or by fax. With the Unify VISION e-commerce solution, customers will be able to obtain the credit and listing information, as well as make a request for Notice to Owner services, via a standard web...

...Owner area. With the e-commerce solution in place, critical lien information will be transferred automatically and immediately. Currently subcontractors manually fax their requests for Notice To Owner to Lumbermen's...

...while at the Lumbermen's web site, and the rest of the process will be automatically completed.

"This Unify VISION-based e-commerce solution is going to revolutionize my customer service..."

12/3,K/12 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06172877 Supplier Number: 54024205 (USE FORMAT 7 FOR FULLTEXT)
Love them or lose them.
European Banker, n163, pNA
Feb 22, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1612

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...two examples) compared to the US, Canada or Australia. Consumer banking laws are not being automatically standardised or aligned across the EU because of monetary union. EMU achieves a common currency...

...Martha Rogers in their book entitled Enterprise One to One: Tools for Competing in the Interactive Age. Insurers and bancassurers that sell their products through third parties such as agents and...

...For example, if I were a bank in one of the EMU countries, I might gather data on credit cards usage of my customers. How many, for example, travel regularly and use their charge cards in other EMU countries ...or costed by the business because, most of the time, no long-term budget is approved to implement a proper customer retention and growth strategy. What this means is that even if financial services companies agree...

12/3,K/13 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05706924 Supplier Number: 50164597 (USE FORMAT 7 FOR FULLTEXT)
Irwin Mortgage First to Implement Loansoft's Reduced Data Set Interface to Fannie Mae's Desktop Underwriter.
Business Wire, p7131044
July 13, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade

Word Count: 1071

... from analyzing and coordinating file activities to the underwriting process. Loan officers can instantly access **credit reports**, with **client** approval and receive underwriting decisions, at any location. This process could take hours or days...

...also enables us to get a 'heads up' on the file direction, thereby giving the **borrower** more concise alternatives for their mortgage approval.

"In addition to increasing productivity and reducing **borrower** anxiety, we are also able to prequalify prospective borrowers over the telephone, compile credit and asset information, while delivering an approved mortgage in a more timely fashion," added Cohen.

Additionally, **automated** underwriting at the point-of-sale helps lenders provide more consistent as well as timely...

12/3,K/14 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05705671 Supplier Number: 50161440 (USE FORMAT 7 FOR FULLTEXT)
REPEAT/Irwin Mortgage First to Implement Loansoft's Reduced Data Set
Interface to Fannie Mae's Desktop Underwriter.

Business Wire, p07131225

July 13, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 1093

... from analyzing and coordinating file activities to the underwriting process. Loan officers can instantly access **credit reports**, with **client** approval and receive underwriting decisions, at any location. This process could take hours or days...

...also enables us to get a 'heads up' on the file direction, thereby giving the **borrower** more concise alternatives for their mortgage approval.

"In addition to increasing productivity and reducing **borrower** anxiety, we are also able to prequalify prospective borrowers over the telephone, compile credit and asset information, while delivering an approved mortgage in a more timely fashion," added Cohen.

Additionally, **automated** underwriting at the point-of-sale helps lenders provide more consistent as well as timely...

12/3,K/15 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05274998 Supplier Number: 48035593 (USE FORMAT 7 FOR FULLTEXT)
BISYS Creative Solutions Launches Internet Loan Application and Approval
PR Newswire, p1006CLM019

Oct 6, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 645

... icon on a lender's web site links users to a series of screens that **collect** the necessary personal and **financial** information. After a **consumer** provides the necessary information, the BISYS Creative Solutions system **automatically** evaluates the prospect using the lender's specific loan criteria and credit bureau information and scoring. Within seconds of

Robert Finley

submitting information online, a consumer can receive an approval or pre-qualification decision based on the lender's products, rates, underwriting criteria, and a...

12/3,K/16 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

0019734272 SUPPLIER NUMBER: 54354134 (USE FORMAT 7 OR 9 FOR FULL TEXT)

UNIFY: Pioneering credit association selects Unify Vision for business to business e-commerce solution.

M2 Presswire, NA

April 12, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1274 LINE COUNT: 00114

... Owner area. With the e-commerce solution in place, critical lien information will be transferred automatically and immediately. Currently subcontractors manually fax their requests for Notice To Owner to Lumbermen's...

...while at the Lumbermen's web site, and the rest of the process will be automatically completed.

"This Unify VISION-based e-commerce solution is going to revolutionise my customer service...

12/3,K/17 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

07580142 SUPPLIER NUMBER: 15917520 (USE FORMAT 7 OR 9 FOR FULL TEXT)

FEATURE/Christmas gift-buying -- cellular viewed as personal safety tool for family and friends.

Business Wire, p11301011

Nov 30, 1994

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 578 LINE COUNT: 00048

... best meet his or her calling needs. At the same time, the service representative will collect information for customer credit approval and appropriate billing. The U S WEST Cellular Gift Plan is available through U S...

12/3,K/18 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

03913750 SUPPLIER NUMBER: 07594509 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Giving credit where it is due: loan and credit clerks, credit checkers and credit authorizers.

Fumanti, Janet

Occupational Outlook Quarterly, v33, n1, p29(4)

Spring, 1989

CODEN: OOQUA ISSN: 0199-4786 LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

WORD COUNT: 1973 LINE COUNT: 00162

... computer generates an inquiry message, and the transaction is referred to a credit authorizer The authorizer, located in a central office, retrieves the customer's credit records and payment history-usually obtained from credit bureaus and reporting agencies--on a

Robert Finley

computer terminal, and quickly evaluates this information...

12/3,K/19 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Second Annual Directory of Human Resources Services, Products and
Suppliers, January 1989. (directory)
Personnel, v66, n1, pd1(167)
Jan, 1989
DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 155534 LINE COUNT: 14711

... reports by last name
or department. And now you can preview
your chart on the screen before printing it.
Scroll through your chart to check size and
layout in a fraction...the benefits and providers
your employees use against local, regional
and national norms. Cincinnati Bell Information Systems,
Financial and Administrative Support
Systems, P.O. Box 1638, 600 Vine St.,
Cincinnati, OH 45201; 513...Employees: 30
Eclecon provides human resource consulting
to increase productivity. Through its offices,
Eclecon services clients nationwide.
Please contact us to discuss your personnel
planning, management development,
and training needs. Video...W.,
Washington, DC 20037; 202-452-4323; 800-452-7773
Contact: Mr. Tom Ball, Manager, Client Services Corporate Health
Policies Group, Inc., 4545 42 St., N.W.,
Ste. #109, Washington, DC...

12/3,K/20 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire
(c) 2007 Business Wire. All rts. reserv.

00381661 20001010284B8316 (USE FORMAT 7 FOR FULLTEXT)
Bank Of America To Revolutionize Delivery of Consumer Real Estate Products
and Services-Framework, Inc. Lendware(TM) will enable instant credit
approval and rapid fulfillment
Business Wire
Tuesday, October 10, 2000 10:28 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 576

...national provider of eBusiness consumer
credit and loan fulfillment solutions. Its configurable enterprise
software,
Lendware, automates the entire loan transaction from origination through
closing. Lendware addresses the most complex, inefficient and
time-consuming
aspects of customer fulfillment including data collection, credit
approval,
product selection, pricing, verifications, processing, due diligence,
underwriting, documents, compliance and settlement services.
For more...

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12/3,K/21 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
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0255527 BW607

MANGNG CREDIT CARD OPER: Study shows banks taking new approaches in managing credit card operations

December 6, 1991

Byline: Business Editors

...productivity gains. Power dialing programs reduce the time allotted to no-answers and busy signals. "Smart buttons" allow the collector to record the customer's response by "excuse code" and automatically issue a dunning notice. Further, card managers are providing collectors with direct link-ups to credit bureau information and historical customer information on a single screen to improve collections efficiency. "For example," says McNees, "General Electric created a software system that...

12/3,K/22 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1184343 SFW003
CFI ProServices, Inc. and Fair, Isaac Join Forces to Provide Banks a Powerful Tool for Analyzing Commercial Loans

DATE: November 12, 1997 10:30 EST WORD COUNT: 763

... Online is a windows-based loan assessment and risk management system that allows lenders to gather credit information through a modem link to over nine databases of real - time information, such as those provided by Experian (formerly TRW), TransUnion, ERIIS, and others. Laser Pro Application collects loan application data for commercial, consumer and residential real estate lending, improving a lender's ability to match loan products to customer needs, speeding loan turnaround, and facilitating faster loan approval .

Since 1956, Fair, Isaac has helped businesses maximize the value of data for strategic decision...

Robert Finley

File 387:The Denver Post 1994-2007/Oct 30
 (c) 2007 Denver Post
 File 471:New York Times Fulltext 1980-2007/Nov 02
 (c) 2007 The New York Times
 File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
 (c) 2002 Phoenix Newspapers
 File 494:St LouisPost-Dispatch 1988-2007/Oct 29
 (c) 2007 St Louis Post-Dispatch
 File 631:Boston Globe 1980-2007/Nov 01
 (c) 2007 Boston Globe
 File 633:Phil.Inquirer 1983-2007/Oct 31
 (c) 2007 Philadelphia Newspapers Inc
 File 638:Newsday/New York Newsday 1987-2007/Oct 31
 (c) 2007 Newsday Inc.
 File 640:San Francisco Chronicle 1988-2007/Oct 25
 (c) 2007 Chronicle Publ. Co.
 File 641:Rocky Mountain News Jun 1989-2007/Nov 01
 (c) 2007 Scripps Howard News
 File 702:Miami Herald 1983-2007/Oct 25
 (c) 2007 The Miami Herald Publishing Co.
 File 703:USA Today 1989-2007/Oct 31
 (c) 2007 USA Today
 File 704:(Portland)The Oregonian 1989-2007/Oct 28
 (c) 2007 The Oregonian
 File 713:Atlanta J/Const. 1989-2007/Nov 01
 (c) 2007 Atlanta Newspapers
 File 714:(Baltimore) The Sun 1990-2007/Oct 31
 (c) 2007 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2007/Nov 01
 (c) 2007 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2007/oct 31
 (c) 2007 The Plain Dealer
 File 735:St. Petersburg Times 1989- 2007/Oct 21
 (c) 2007 St. Petersburg Times
 File 476:Financial Times Fulltext 1982-2007/Nov 01
 (c) 2007 Financial Times Ltd
 File 477:Irish Times 1999-2007/Nov 01
 (c) 2007 Irish Times
 File 710:Times/Sun.Times(London) Jun 1988-2007/Nov 01
 (c) 2007 Times Newspapers
 File 711:Independent(London) Sep 1988-2006/Dec 12
 (c) 2006 Newspaper Publ. PLC
 File 756:Daily/Sunday Telegraph 2000-2007/Oct 31
 (c) 2007 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2007/Nov 01
 (c) 2007
 File 20:Dialog Global Reporter 1997-2007/Nov 01
 (c) 2007 Dialog
 File 47:Gale Group Magazine DB(TM) 1959-2007/Oct 17
 (c) 2007 The Gale group

Set	Items	Description
S1	18172050	CREDIT OR DEBT? ? OR FINANC??? OR OBLIGATION? ? OR DEBENTURE OR DEBIT? ? OR INDEBTEDNESS OR CREDITLINE? ? OR CREDITLIMIT? ? OR LOAN OR LOANS OR BORROW???
S2	1191119	S1(2N)(REPORT? ? OR INFORMATION OR DATA OR HISTORY OR RECORD? ? OR DOCUMENTATION OR STATEMENT? ?)
S3	560961	BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR CUSTOMER OR CUSTOMERS OR CONSUMER OR CONSUMERS OR CLIENT OR CLIENTS OR BORROWER OR BORROWERS OR SHOPPER OR SHOPPERS
S4	508256	OBTAIN??? OR COLLECT??? OR ACQUIR??? OR COMPIL??? OR COMPILATION OR GATHER??? OR SEARCH??? OR EXTRACT??? OR RETRIEV???
S5	416094	APPROV??? OR AUTHORI?ATION OR CONSENT??? OR PERMISSION? ? - OR ASSENT??? OR PERMIT??? OR GRANT??? OR AUTHORI??? OR AUTHORIZING OR AUTHENTICAT??? OR SCREEN???

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S6	33742	S2(4N)S3
S7	24198	S2(4N)S4
S8	15305	S3(6N)S5
S9	94	S6(S)S7(S)S8
S10	40	S9 NOT PY>2000
S11	35	RD (unique items)

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11/3,K/1 (Item 1 from file: 387)
DIALOG(R)File 387:The Denver Post
(c) 2007 Denver Post. All rts. reserv.

01009756 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bill aims to tame telemarketing Other legislation would slam "spam"
Michael Booth, Denver Post Staff Writer
Denver Post, MON1 ED, P A-01
Monday, November 1, 1999
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
SECTION HEADING: FRONT PAGE
Word Count: 1,190

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...protecting customer
information on the Internet, Holtzman said. Retail sites such as
Amazon or eBay collect large amounts of financial and personal
data about their customers, ranging from Social Security numbers
to buying patterns. Consumer advocates want to require those
Internet sites to get customer approval before using any of that
information in marketing, and Owens supports that, Holtzman said.

Bighorn...

11/3,K/2 (Item 1 from file: 492)
DIALOG(R)File 492:Arizona Repub/Phoenix Gaz
(c) 2002 Phoenix Newspapers. All rts. reserv.

06673157
CREDIT-REPORT MEASURE PASSED BY HOUSE PANEL
Arizona Republic (AR) - SUNDAY June 21, 1992
By: Dave Skidmore, Associated Press
Edition: FINAL CHASER Section: Business Page: F2
Word Count: 316

... Among the provisions surviving in the legislation is one that would
allow prospective employers to obtain credit reports only if the
consumer authorizes it. Existing employers would have to notify
employees in writing before obtaining a report.

Credit -reporting agencies would be required to settle disputes with
consumers within 30 days and provide...

... toll-free numbers to question potential errors. Also, denials of credit
must include explanations of consumers' legal rights relating to credit
records.

A vote in the full House is not expected before the Fourth of July
recess.

11/3,K/3 (Item 2 from file: 492)
DIALOG(R)File 492:Arizona Repub/Phoenix Gaz
(c) 2002 Phoenix Newspapers. All rts. reserv.

04524156
MCCAIN PROPOSES PLANS TO STOP CONSUMER SCAMS
PHOENIX GAZETTE (PG) - FRIDAY March 18, 1988
By: Sean Griffin, Phoenix Gazette
Edition: Final Section: News Page: E1
Word Count: 458

...being charged for undelivered or unsatisfactory merchandise in telephone

solicitations.

* Granting the FTC access, after obtaining court approval, to the financial records of consumer-fraud suspects.

* Granting the FTC access to postal data, especially information on where mail is sent. McCain said...

11/3,K/4 (Item 1 from file: 633)
DIALOG(R)File 633:Phil.Inquirer
(c) 2007 Philadelphia Newspapers Inc. All rts. reserv.

09739092

BUSINESS NEWS IN BRIEF

Philadelphia Inquirer (PI) - Thursday, August 27, 1998
Edition: SF Section: BUSINESS Page: C03
Word Count: 1,358

...bureaus, is under a judge's orders to stop distributing and selling detailed lists of customers names based on consumer credit information. James P. Timony, an administrative law judge for the Federal Trade Commission, ruled that Trans Union 'invades consumers' privacy when it sells consumers' credit histories to third-party marketers without consumers' knowledge or consent.' Timony's ruling does not prevent companies that gather credit information from selling some details to marketers, but requires the agencies to ask consumers whether they...

11/3,K/5 (Item 1 from file: 638)
DIALOG(R)File 638:Newsday/New York Newsday
(c) 2007 Newsday Inc. All rts. reserv.

08790080

THE NEW NEW YORKERS / Realizing the Dream / Group helps immigrants with home-buying basics

Newsday (ND) - Wednesday October 16, 1996
By: Merle English. STAFF WRITER
Edition: QUEENS Section: NEWS Page: A27
Word Count: 916

...their own homes, according to HUD.

Asian Americans for Equality received a \$100,000 HUD grant to educate prospective home buyers about budgeting, establishing a credit history, obtaining a mortgage and other complexities of buying a home. By providing one-on-one counseling...

11/3,K/6 (Item 1 from file: 641)
DIALOG(R)File 641:Rocky Mountain News
(c) 2007 Scripps Howard News. All rts. reserv.

09543010

FTC CRACKS DOWN ON CREDIT CHECKS CAR DEALERS BANNED FROM SEEING RECORDS BEFORE DECISION TO BUY

Rocky Mountain News (RM) - Thursday, February 12, 1998
By: Reuters
Edition: Final Section: Business Page: 8B
Word Count: 254

...dealing with applications for credit, insurance or employment.

The FTC said dealers must obtain written permission from consumers before obtaining a credit report to answer questions about available

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financing, if the consumer has not actually applied for credit...

11/3,K/7 (Item 1 from file: 702)
DIALOG(R)File 702:Miami Herald
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

08584252
SELLER CAN'T CHECK CREDIT OF A BUYER
Miami Herald (MH) - Sunday, March 24, 1996
By: ROBERT J. BRUSS Herald Columnist
Edition: FINAL Section: HOME & DESIGN Page: 17H
Word Count: 695

...is carrying back a second mortgage. Is this correct?

A. Yes. Unless you have written permission from the buyer to check a credit report, you are not allowed by law to do so. There are serious penalties for obtaining a credit report on a person without their permission.

As a home seller, you are not extending credit...

11/3,K/8 (Item 2 from file: 702)
DIALOG(R)File 702:Miami Herald
(c) 2007 The Miami Herald Publishing Co. All rts. reserv.

03009217
GENENTECH TOUTED AS BEST-RUN COMPANY IN FIELD
Miami Herald (MH) - WED FEB 06 1985
By: DICK DAVIS Herald Columnist
Edition: FRST Section: BUSINESS Page: 10D
Word Count: 1,106

... bottom line," notes Market Sentiment from Rochester, N.Y. "The company is engaged in the gathering and dissemination of credit information on individual consumers to assist its customers in making credit-granting decisions. Chilton is one of the nation's five largest credit reporting networks, storing credit...

11/3,K/9 (Item 1 from file: 703)
DIALOG(R)File 703:USA Today
(c) 2007 USA Today. All rts. reserv.

08638138
Taking mystery out of mortgage fees
USA TODAY (US) - FRIDAY THROUGH SUNDAY July 24, 1998
By: Christine Dugas
Edition: FINAL Section: MONEY Page: 04B
Word Count: 879

... However, the cost of a mortgage depends on a number of variables, such as a borrower's credit history. HUD proposes letting borrowers pay a small fee for obtaining their credit report. In return, the lender would give them a guaranteed interest rate, with points and closing...

... such as income verification. It would be guaranteed for a reasonable amount of time to permit a consumer to shop around.

The Fed, which does not want to regulate fees, favors requiring that...

11/3,K/10 (Item 1 from file: 714)

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DIALOG(R)File 714:(Baltimore) The Sun
(c) 2007 Baltimore Sun. All rts. reserv.

06056197

MANAGING YOUR MONEY

BALTIMORE EVENING SUN Copyright The Baltimore Sun 1991 (BS) - Monday,
February 25, 1991

By: Sylvia Porter 1989 Los Angeles Times Syndicate, Times Mirror Square,
Los Angeles, Calif. 90053

Edition: Final Section: Business Page: D6

Word Count: 720

...uncertainties individuals face and underscore their need for help.

Financial planning is a process of gathering personal financial information, analyzing the client's position, developing a plan for achieving the client's objectives, getting the client's approval, implementing the plan and revising it periodically as needed, according to Robert M. Crowe, professor...

11/3,K/11 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2007 Dialog. All rts. reserv.

13226757 (USE FORMAT 7 OR 9 FOR FULLTEXT)

(PR) Bank of America to Revolutionize Delivery Of Consumer Real Estate Products And Services

PR NEWSWIRE

October 10, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 621

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... origination through closing. Lendware(TM) addresses the most complex, inefficient and time-consuming aspects of customer fulfillment, including data collection, credit approval, product selection, pricing, verifications, processing, due diligence, underwriting, documents, compliance and settlement services. For more...

11/3,K/12 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2007 Dialog. All rts. reserv.

13226741 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank Of America To Revolutionize Delivery of Consumer Real Estate Products and Services

BUSINESS WIRE

October 10, 2000

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... from origination through closing. Lendware addresses the most complex, inefficient and time-consuming aspects of customer fulfillment including data collection, credit approval, product selection, pricing, verifications, processing, due diligence, underwriting, documents, compliance and settlement services.

For more...

11/3,K/13 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

12545292 (USE FORMAT 7 OR 9 FOR FULLTEXT)
NACHA Approves Rules for Secure Internet Payments From Consumer Checking
Accounts
PR NEWSWIRE
August 24, 2000
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 625

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... by the consumer of any banking information; and * Conduct and
annual audit to ensure that financial information obtained from
consumers is protected by adequate levels of: 1) physical security to
protect against theft, tampering or...

11/3,K/14 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

12399423 (USE FORMAT 7 OR 9 FOR FULLTEXT)
US FTC: Information brokers settle FTC charges; "Pretexting" to obtain
consumers' private financial data barred
M2 PRESSWIRE
June 28, 2000
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 769

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... about consumers and then sold the data through their web site
without the knowledge or consent of the consumers have agreed to settle
Federal Trade Commission charges that their scam violated federal law. The
... alleged that the pretexting was deceptive and that Touch Tone's
disclosure and sale of consumers' private financial information
obtained by pretexting without consumers' knowledge or consent was an
unfair act in violation of the FTC Act.
Settlement of the charges prohibits...

11/3,K/15 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

12380497 (USE FORMAT 7 OR 9 FOR FULLTEXT)
US FTC: Online pharmacies settle FTC charges
M2 PRESSWIRE
July 13, 2000
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1266

... claims; requires disclosures about medical and pharmaceutical
relationships; bars the billing of charge cards without consumer
authorization; prohibits disclosure of the information collected from
consumers without the consumers' authorization; and, requires them to
notify consumers of their practices regarding the collection and use of
consumers' personal identifying information.
The FTC...

11/3,K/16 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

12380496 (USE FORMAT 7 OR 9 FOR FULLTEXT)
US FTC: FTC testifies on identity theft; Calls to FTC toll free hotline
double since March
M2 PRESSWIRE
July 13, 2000
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1220

... errors corrected on their credit reports; the limitation under the
Fair Credit Billing Act to consumers' liability for charges they did not
authorize ; and the restrictions on debt collection practices consumers
have under provisions of the Fair Debt...

11/3,K/17 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

11741604 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Private Eyes, FTC Settle "Pretexting" Case
NEWSBYTES
June 29, 2000
JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 344

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... alleged that the pretexting was deceptive and that Touch Tone's
disclosure and sale of consumers' private financial information
obtained by pretexting without consumers' knowledge or consent was an
unfair act in violation of the FTC Act," the commission said in a...

11/3,K/18 (Item 8 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

11689339 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Privacy Regs Better But Still Need Help
AMERICAN BANKER, p8
June 02, 2000
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 869

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... personal information to nonaffiliated third parties to verify the
availability of funds, or to obtain loan payoff information, are
permitted without prior customer consent.
The final regulations also contain extensive guidance on how the
applicable notice and opt-out...

11/3,K/19 (Item 9 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

10673594 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Associates Becomes Non-prime Auto Finance Provider On giggo.com
BUSINESS WIRE
April 20, 2000
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 453

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for automotive financing, obtain comprehensive information on new and used automobiles, and even check their credit history. Once approved, consumers receive a giggocheck via overnight delivery and are able to purchase a vehicle at any...

11/3,K/20 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

08391592 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CREDIT: Bureau pooling customers' data will open next month
BANGKOK POST, p1
November 25, 1999
JOURNAL CODE: FBKP LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 216

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... sized companies that had good servicing records, he said.
Banks now have to seek their clients' approval before obtaining credit data from other sources, as the Credit Bureau Act, which empowers banks to do so as...

11/3,K/21 (Item 11 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

08032651 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Colorado Lawmakers to Introduce Bill Aimed at Taming Telemarketers
Michael Booth
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DENVER POST - COLORADO)
November 01, 1999
JOURNAL CODE: KDPT LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1131

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Security numbers to buying patterns. Consumer advocates want to require those Internet sites to get customer approval before using any of that information in marketing, and Owens supports that, Holtzman said.
Bighorn...

11/3,K/22 (Item 12 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

06673396 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Comment: Programs Needed to Comply with Privacy Law
SECTION TITLE: Cards
Thomas B.Smith
AMERICAN BANKER, v164, p8
August 13, 1999
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1194

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... also information obtained from credit bureaus (including behavior

Robert Finley

and bankruptcy scores), U.S. Bank had obtained and used consumer credit information for purposes not authorized by the FCRA. It was further argued that, given the bank's assurances of confidentiality...

11/3,K/23 (Item 13 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

05267777 (USE FORMAT 7 OR 9 FOR FULLTEXT)
First American Financial Acquires Tele-Track, Inc.
PR NEWSWIRE
May 11, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 840

... has acquired Atlanta, Ga.-based Tele-Track, Inc., the nation's leading provider of subprime consumer information to credit grantors. First American Financial acquired 100 percent of Tele-Track equity for a purchase price of \$20.47 million in...

11/3,K/24 (Item 14 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

04939154 (USE FORMAT 7 OR 9 FOR FULLTEXT)
UNIFY: Pioneering credit association selects Unify Vision for business to business ecommerce solution
M2 PRESSWIRE
April 12, 1999
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1143

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... or by fax. With the Unify VISION e-Commerce solution, customers will be able to obtain the credit and listing information, as well as make a request for Notice to Owner services, via a standard web...

11/3,K/25 (Item 15 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2007 Dialog. All rts. reserv.

03092840
Advanta Business Services Launches Forte-Based E-Commerce Leasing Tool to Speed Customer Service
PR NEWSWIRE
October 13, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 755

...s event-based messaging capabilities, manages the interaction among these key application servers. In addition, customer service status screens enable in-house service representatives as well as external system users to check application status...

11/3,K/26 (Item 1 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

05344691 SUPPLIER NUMBER: 54342975 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How Your Social Security Number Is Used.

Consumers' Research Magazine, 82, 3, 15(1)

March, 1999

ISSN: 0095-2222

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3251

LINE COUNT: 00278

... national credit bureaus serve as clearinghouses, receiving charge and payment transaction information from businesses that grant consumer credit and providing businesses consumer credit reports. Officials representing a bank and a credit card company--businesses that provide credit--told us...

...credit and payment activity creditors send them. In addition, credit bureaus use SSNs provided by customers to retrieve credit reports on individuals. Credit bureau officials told us that customers are not required to provide SSNs when requesting reports...

11/3,K/27 (Item 2 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2007 The Gale group. All rts. reserv.

05079150 SUPPLIER NUMBER: 19581029 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Best-Seller Incorporated.(Vendors of Integrated Library Systems for

Minicomputers and Mainframes: An Industry Report, part 1)

Saffady, William

Library Technology Reports, v33, n2, p161(10)

March-April, 1997

ISSN: 0024-2586

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4601

LINE COUNT: 00405

... bindery, technical processing department, or another library. Family or group links can be established between borrower records, thereby making a main borrower responsible for fines owed by linked borrowers. Libraries select the fields to be included in borrower records from a selection of several dozen fields supported by Best-Seller. Examples include barcode number...

...demographic information, such as gender, educational level, language, and residency. A notes field can contain information about a borrower's subject interests. At the library's option, Best-Seller will retain historical circulation information for individual borrowers. A library can define the content and format of display screens for borrower records, as well as the indexes to be used for retrieval of borrower data.

The Best-Seller circulation control module can generate a variety of printed documents and reports...

11/3,K/28 (Item 3 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)

(c) 2007 The Gale group. All rts. reserv.

05076979 SUPPLIER NUMBER: 19581030 (USE FORMAT 7 OR 9 FOR FULL TEXT)

CARL Corporation.(Vendors of Integrated Library Systems for Minicomputers

and Mainframes: An Industry Report, part 1)

Saffady, William

Library Technology Reports, v33, n2, p171(13)

March-April, 1997

ISSN: 0024-2586

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 6522

LINE COUNT: 00575

... of requests that can be accessed online by the owning branch. A patron inquiry function permits online retrieval of borrower records, including information about current fines, overdue, lost books, and holds. The CARL system supports self-charging terminals...

11/3,k/29 (Item 4 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

05076978 SUPPLIER NUMBER: 19581028 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ameritech Library Services.(Vendors of Integrated Library Systems for
Minicomputers and Mainframes: An Industry Report, part 1)
Saffady, William
Library Technology Reports, v33, n2, p143(17)
March-April, 1997
ISSN: 0024-2586 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 8455 LINE COUNT: 00741

... record containing the library name, item identifier, and due date for each item charged out.

Borrower records can contain personal information, registration data, information about circulation activity, a record of unpaid fines and other charges, and such statistical information as age and gender. Formatted **screens** facilitate key-entry of **borrower records**. Alternatively, custom-developed programs can import **borrower records** from machine-readable sources, such as student files supplied by a college registrar's office on magnetic tape. **Authorized** staff members can retrieve **borrower records** by barcode number, **borrower** identification number, or borrower surname. Public access catalog users can retrieve their own **borrower records** by entering a barcode number and telephone number. Borrowers can review the items they have in circulation, items they have on hold, and any blocks on their records. When **borrower records** are deleted, the Dynix and Horizon systems check for problems, such as items still checked...

11/3,k/30 (Item 5 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

04833456 SUPPLIER NUMBER: 19761239 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Vendors of integrated library systems for minicomputers and mainframes: an industry report, part 2.(part 1: Contec Data Systems, Data Research Associates, Endeavor Information Systems, EOS International, Fretwell Downing Informatics)(Company Profile)
Saffady, William
Library Technology Reports, v33, n3, p277(50)
May-June, 1997
DOCUMENT TYPE: Company Profile ISSN: 0024-2586 LANGUAGE: English
RECORD TYPE: Fulltext; Abstract
WORD COUNT: 22345 LINE COUNT: 01943

... overdue items, unpaid fines, claimed returns, or other exceptional conditions can be defined for specific **borrower** categories. Blocks can be overridden by **authorized** staff members. Holds can be placed at title or item level. Displayed workforms facilitate key-entry of **borrower records**; alternatively, custom-developed programs can import **borrower records** from machine-readable sources. **Borrower records** can be retrieved by name, barcode, or other identifiers. OPAC users can retrieve their own **borrower records**.

Fines are automatically posted to borrower records when items are returned late or lost. Circulation...fines owed. Items can be renewed in person or by telephone. In the latter case, **borrower records** are retrieved to display all items on loan. The borrower does not have to read out the...

11/3,k/31 (Item 6 from file: 47)

DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

04081862 SUPPLIER NUMBER: 15843422 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Integrated library systems for microcomputers and mainframes: a vendor
study. (part 2)
Saffady, William
Library Technology Reports, v30, n2, p157(162)
March-April, 1994
ISSN: 0024-2586 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 69899 LINE COUNT: 06089

... bindery, technical processing department, or another library.
Family or group links can be established between borrower records,
thereby making a main borrower responsible for fines owed by linked
borrowers. Libraries specify the fields to be included in borrower
records from a selection of several dozen fields supported by Best-Seller.
Examples include barcode number...

...demographic information, such as gender, education level, language, and
residency. A note field can contain information about a borrower's
subject interests. At the library's option, Best-Seller will retain
historical circulation information for individual borrowers. A library can
define the content and format of display screens for borrower records
, as well as the indexes to be used for retrieval of borrower data.

The Best-Seller circulation control module can generate a variety of
printed documents and reports...can accommodate pseudo-borrowers, such as
another library or a bindery.

A patron inquiry function permits online retrieval of borrower
records, including information about current fines, overdue, lost
books, and holds. At the library's option, borrowers can...Borrower records
can be key-entered or imported on magnetic tape from machine-readable
sources. Authorized persons can retrieve borrower records by name,
barcode number, or social security number. Borrow record displays indicate
items on hold...

...members can send messages to registered borrowers. The number of
messages is indicated when the borrower's record is retrieved. A
purge program will delete borrower records based on library-defined
parameters, such as the absence of circulation activity for a specified...

11/3,K/32 (Item 7 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

04075561 SUPPLIER NUMBER: 15415808 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Integrated library systems for microcomputers and mainframes: a vendor
study. (part 1)
Saffady, William
Library Technology Reports, v30, n1, p5(141)
Jan-Feb, 1994
ISSN: 0024-2586 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 60348 LINE COUNT: 05244

... record--containing the library name, item identifier, and due
date--for each item charged out.

Borrower records0 include personal information, registration data,
information about circulation activity, a record of unpaid fines and
charges, and such statistical information as age and gender. Formatted
screens facilitate key-entry of borrower records. Alternatively,
custom-developed programs can import borrower records from
machine-readable sources, such as student files supplied by a college
registrar's office on magnetic tape. Authorized staff members can
retrieve borrower records by barcode number, borrower identification

Robert Finley

number, or borrower surname. Public access catalog users can retrieve their own borrower records by entering a barcode number and telephone number. Borrowers can review the items they have in circulation, items they have on hold, and any blocks on their record. Borrower-related problems and messages are recorded in a Patron Unresolved File, which functions as an extension of borrower records. The circulation module can automatically purge records for inactive borrowers, based on an expiration date...

11/3,K/33 (Item 8 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

03554791 SUPPLIER NUMBER: 10865643 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FCIA insurance can reduce the risk of exporting. (Foreign Credit Insurance Association)
Garverick, Rob
Business America, v112, n11, p12(4)
June 3, 1991
ISSN: 0190-6275 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 4155 LINE COUNT: 00345

... Several conditions apply to the exporter's insured credit sales. FCIA requires the exporter to obtain two favorable written credit reports on the buyer from approved sources before issuing any policy. However, under a DCL the credit reports may be waived...

...SBCL, when the credit outstanding exceeds \$100,000, the exporter must provide FCIA with current financial statements of the buyer and any guarantors. During the policy period or at renewal, the exporter may apply for...

11/3,K/34 (Item 9 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
(c) 2007 The Gale group. All rts. reserv.

03236933 SUPPLIER NUMBER: 07594509 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Giving credit where it is due: loan and credit clerks, credit checkers and credit authorizers.
Fumanti, Janet
Occupational Outlook Quarterly, v33, n1, p29(4)
Spring, 1989
CODEN: OOQUA ISSN: 0199-4786 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 1973 LINE COUNT: 00162

... enter the process after it has been approved. These workers, found mainly in department stores, approve charges against customers' accounts. Most purchases are approved automatically by computer when the sales clerk rings up the purchase. However, when an account...

...the transaction is referred to a credit authorizer. The authorizer, located in a central office, retrieves the customer's credit records and payment history-usually obtained from credit bureaus and reporting agencies--on a computer terminal, and quickly evaluates this information...

11/3,K/35 (Item 10 from file: 47)
DIALOG(R)File 47:Gale Group Magazine DB(TM)
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02441146 SUPPLIER NUMBER: 02962167 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Your debt, their leverage. (Chilton Corp.)

Robert Finley

Angrist, Stanley W.
Forbes, v132, p134(1)
Oct 10, 1983

CODEN: FORBA ISSN: 0015-6914 LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT
WORD COUNT: 751 LINE COUNT: 00059

... long-term debt with a public stock offering in June.
Chilton also diversified into the collection -agency business,
serving its credit - report clients , and into check-cashing
authorization via telephone and computer. The firm also profits by selling
data on credit and collections...

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File 2:INSPEC 1898-2007/Oct W2
 (c) 2007 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2007/Jul
 (c) 2007 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2007/Oct 29
 (c) 2007 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2007/Sep
 (c) 2007 The HW Wilson Co.
 File 256:TecInfoSource 82-2007/Oct
 (c) 2007 Info.Sources Inc
 File 474:New York Times Abs 1969-2007/Oct 31
 (c) 2007 The New York Times
 File 475:Wall Street Journal Abs 1973-2007/Oct 31
 (c) 2007 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

Set	Items	Description
S1	1029665	CREDIT OR DEBT? ? OR FINANC??? OR OBLIGATION? ? OR DEBENTURE OR DEBIT? ? OR INDEBTEDNESS OR CREDITLINE? ? OR CREDITLIMIT? ? OR LOAN OR LOANS OR BORROW???
S2	172887	S1(3N)(REPORT? ? OR INFORMATION OR DATA OR HISTORY OR RECORD? ? OR DOCUMENTATION OR STATEMENT? ?)
S3	90002	BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR CUSTOMER OR CUSTOMERS OR CONSUMER OR CONSUMERS OR CLIENT OR CLIENTS OR BORROWER OR BORROWERS OR SHOPPER OR SHOPPERS
S4	93040	OBTAIN??? OR COLLECT??? OR ACQUIR??? OR COMPIL??? OR COMPILATION OR GATHER??? OR SEARCH??? OR EXTRACT??? OR RETRIEV???
S5	100272	APPROV??? OR AUTHORI?ATION OR CONSENT??? OR PERMISSION? ? - OR ASSENT??? OR PERMIT??? OR GRANT??? OR AUTHORI??? OR AUTHORIZING OR AUTHENTICAT??? OR SCREEN???
S6	2765	S2(20N)S3
S7	2327	S2(20N)S4
S8	3465	S3(20N)S5
S9	21	S6 AND S7 AND S8
S10	16	S9 NOT PY>2000

10/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

05073942

Title: Department stores enter electronic age (checkouts)
Journal: Chain Store Age Executive vol.67, no.12, pt.3 p.23
Publication Date: Dec. 1991 Country of Publication: USA
CODEN: COMLEF ISSN: 0193-1199
Language: English
Subfile: D

Abstract: Some department stores are working to make checkstands more consumer -friendly. Saks Fifth Avenue, for example, has installed a CRT screen which a sales associate can turn around toward the customer. Sales associates can now locate items in any store in the chain, provide instant credit on customer returns and capture customer names and addresses for promotions and mailings. Other functions include data collect, price lookup, scanning, store reporting, host communication, credit authorization, delivery information, ticketing and big ticket reservation. The screen shows display ads when not in use.

10/3,K/2 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2007 Institution of Electrical Engineers. All rts. reserv.

03850830 INSPEC Abstract Number: C87024776

Title: The online public access catalogue in DOBIS/LIBIS
Author(s): McAllister, C.
Author Affiliation: IBM Corp., Milford, CT, USA
Journal: Program vol.21, no.1 p.25-36
Publication Date: Jan. 1987 Country of Publication: UK
CODEN: PRGMBD ISSN: 0033-0337
Language: English
Subfile: C

...Abstract: a whole. After sketches of several libraries using the OPAC, its menu-guided and full- screen search capabilities are described. Other OPAC facilities, such as the self-service display of a borrower record, the sending of electronic mail to the library staff, and the multilingual capability of the...

...Identifiers: borrower record ;

10/3,K/3 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2007 ProQuest Info&Learning. All rts. reserv.

01429702 ORDER NO: AADAA-I9529311

AGENTS, RURAL MARKETS, AND IMPERFECT INFORMATION

Author: FUENTES, GABRIEL ALFONSO
Degree: PH.D.
Year: 1994

Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, BERKELEY (0028)
Source: VOLUME 56/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1892. 111 PAGES

...institution to hire a member of the rural community to act as an agent in screening potential borrowers, and in collecting repayment. This new delivery mechanism benefits from the agent's superior information on potential borrower, and from the agent's access to village-level enforcement mechanisms. However, in attempting to...

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10/3,K/4 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01309433 ORDER NO: AAD93-25515
LOAN DEFAULT AND THE EFFICACY OF THE SCREENING MECHANISM: THE CASE OF THE
DEVELOPMENT BANK IN GUYANA (FINANCIAL SCREENING)
Author: HUNTE, CYRIL KENRICK
Degree: PH.D.
Year: 1993
Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)
Source: VOLUME 54/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1891. 186 PAGES

...the efficacy of the financial technology, and to test several
hypotheses. In particular, processing of borrower information through
the screening and rationing technology influences loan contract terms,
and the repayment behavior of borrowers.
On the...

...in the loss of potential income or high default costs. Data on 504
applicants were obtained for 1987-1991 from a stratified random sample
drawn from the loan portfolio, with information from borrowers' files
and accounting records at the Guyana Cooperative Agricultural and
Industrial Development Bank (GAIBANK).
Empirical evidence suggests that a...

10/3,K/5 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2007 ProQuest Info&Learning. All rts. reserv.

774548 ORDER NO: AAD82-07244
CONSUMER CREDITOR SELECTION FOR CLOSED-END INSTALLMENT CREDIT
Author: PETERS, CHERYL ANN
Degree: PH.D.
Year: 1981
Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)
Source: VOLUME 42/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4032. 201 PAGES

...for a closed-end installment contract of over \$200 was examined in
view of the consumer's personal database (credit/creditor attitudes,
credit information, personal resource information), external
information search activities, and creditor selection criteria employed.
The selection of a consumer credit source differs from a product because
of the possibility that the credit source selected by the consumer may
elect not to grant credit.

The selection criteria employed by consumers were found to
explain the greatest proportion of the variance ($R^2 = 0.225$) in...

10/3,K/6 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2007 Info.Sources Inc. All rts. reserv.

02759139 DOCUMENT TYPE: Company

Teledata Communications Inc (759139)
100 Engineers Rd #200
Hauppauge, NY 11788 United States
TELEPHONE: (631) 231-6700
TOLL FREE TELEPHONE NUMBER: (800) 824-9069
FAX: (631) 404-4299
HOMEPAGE: <http://www.tcicredit.com>

Robert Finley

EMAIL: sales@tcicredit.com

FILE SEGMENT: Directory

CONTACT: Sales Department

STATUS: Active

SALES: NA

DATE FOUNDED: 1982

REVISION DATE: 00000000

Teledata Communications Incorporated (TCI), founded as a Telex distributor in 1982, develops credit screening and other software products. It also provides banks, credit unions, and other customers with online...

...to its hosted applications. The firm maintains browser-based tenant, employee, address, fraud, and other screening programs. TCI also offers financial institutions hosted consumer and commercial loan origination tools. An extensible Markup Language (XML) interface streamlines the retrieval and integration of credit reports. TCI's systems allow users to collect a wide range of information from third-party credit data repositories. TCI employs 40 professionals. The firm was founded by George D. Nagrodsky and William...

10/3,K/7 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2007 The New York Times. All rts. reserv.

06758990 NYT Sequence Number: 037150941111

SEC ISSUES MUNICIPAL BOND RULES

New York Times, Col. 6, Pg. 1, Sec. D

Friday November 11 1994

ABSTRACT:

...that is common in corporate stock and bond markets but has not been available to buyers of tax-free municipal securities; three information services have been approved by Government to act as data repositories: Bloomberg Financial Markets, Kenny Information Services and The Bond Buyer; Louis Eccleston of Bloomberg acknowledges that information gathering could be difficult: there are more than 50,000 municipal issuers and more than 1...

COMPANY NAMES: SECURITIES AND EXCHANGE COMMISSION (SEC); BLOOMBERG FINANCIAL MARKETS; KENNY INFORMATION SERVICES; BOND BUYER

10/3,K/8 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2007 The New York Times. All rts. reserv.

01159829 NYT Sequence Number: 045510820117

(National Assn of Realtors reports 60% of all US residential sales currently involve private financing by sellers. Banking and realty experts recommend that sellers who offer private financing obtain adequate credit screening, minimum 30% down payment, certified financial statements from buyers and contract clause that calls in note should buyer resell house. Say banks and realty firms increase offers of administrative services to sellers. Suburban Savings and Loan Assn of NJ assistance plan described (L).)

BROOKS, ANDREE

New York Times, Col. 1, Pg. 1, Sec. 8

Sunday January 17 1982

...private financing by sellers. Banking and realty experts recommend that sellers who offer private financing obtain adequate credit screening, minimum 30% down payment, certified financial statements from buyers and contract clause that calls in note should buyer resell house. Say banks and realty firms increase offers of administrative services to sellers. Suburban...

10/3,K/9 (Item 3 from file: 474)
DIALOG(R)File 474:New York Times Abs
(C) 2007 The New York Times. All rts. reserv.

00803851 NYT Sequence Number: 074629770316
(NYS Atty Gen Louis J Lefkowitz charges Household Finance Corp with having taken 'unconscionable advantage' of legally bankrupt NY citizens by inducing them to take out new loans, and then requiring them to pay back old loans, for which they were no longer legally responsible, as condition for new loans. Co signs consent order agreeing to cancel agreement of any bankrupt borrower who obtained loan within last yr to pay back old loan. Also agrees to give bankrupt future borrowers written statements detailing their legal rights and 10 days to cancel agreement to pay back part of old debt. Co statement says it is signing consent order to avoid 'lengthy and expensive litigation'. Richard McManus, co atty, says it is 'not unusual at all' in consumer -finance indus to grant loans to bankrupts, and claims that Household Finance makes loans to 'anyone who needs money' (M).)

CERRA, FRANCES
New York Times, Col. 1, Pg. 16, Sec. 4
Wednesday March 16 1977

...for which they were no longer legally responsible, as condition for new loans. Co signs consent order agreeing to cancel agreement of any bankrupt borrower who obtained loan within last yr to pay back old loan. Also agrees to give bankrupt future borrowers written statements detailing their legal rights and 10 days to cancel agreement to pay back part of old debt. Co statement says it is signing consent order to avoid 'lengthy and expensive litigation'. Richard McManus, co atty, says it is 'not unusual at all' in consumer -finance indus to grant loans to bankrupts, and claims that Household Finance makes loans to 'anyone who needs money...

10/3,K/10 (Item 4 from file: 474)
DIALOG(R)File 474:New York Times Abs
(C) 2007 The New York Times. All rts. reserv.

00782584 NYT Sequence Number: 053362770217
(FTC orders Diners Club, Carte Blanche, Atlantic Richfield Co, City Stores Co of NY and 10 affiliates and Federated Department Stores of Cincinnati and 15 affiliates to refund over \$3 million to consumers who have overpaid bills. Complaint charges efforts by cos to notify customers of credit balances insufficient. Cos agree to refund money under consent orders, and in future to notify customers periodically of any credit balances, of their right to cash refund and to refund automatically all credit balances after period of time. Atlantic Richfield has already returned about \$1 million to customers. Diners Club asserts that amount of its refunds is less than \$6,000 and argues that at time of consent order no standards existed on credit balances. Federated Stores says customers, in current practice, are advised of right to obtain cash refunds or have balance credited against future purchases. Adds that it sends out monthly statements of credit balances and refunds all such balances after 6 months regardless of amount (M).)

United Press International
New York Times, Col. 5, Pg. 56
Thursday February 17 1977

...3 million to consumers who have overpaid bills. Complaint charges efforts by cos to notify customers of credit balances insufficient. Cos agree to refund money under consent orders, and in future to notify customers periodically of any credit balances, of their right to cash refund and to refund automatically...

...credit balances after period of time. Atlantic Richfield has already returned about \$1 million to customers. Diners Club asserts that amount of its refunds is less than \$6,000 and argues that at time of consent order no standards existed on credit balances. Federated Stores says customers, in current practice, are advised of right to obtain cash refunds or have balance credited against future purchases. Adds that it sends out monthly statements of credit balances and refunds all such balances after 6 months regardless of amount (M.)

DESCRIPTORS: CONSUMER PROTECTION; CONSUMER CREDIT; CREDIT CARDS AND ACCOUNTS; CREDIT ; DISCLOSURE OF INFORMATION ; REBATES; RETAIL STORES AND TRADE

10/3,K/11 (Item 5 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2007 The New York Times. All rts. reserv.

00272944 NYT Sequence Number: 037514720812

(US Sen subcom opens hearings on Aug 12 on possible threat to privacy posed by '70 Banking Secrecy Act, under which Fed Govt may require banks to record and rept financial transactions it believes to be useful in criminal and other investigations; Sen C M Mathias Jr, who introduced amendment to act, tells subcom that banking law, which was intended to aid Govt in combating criminals using foreign bank accts to hide illegal funds, has become real threat to freedom and privacy of Americans; Mathias amendment would limit Treas Dept's power to require banks and other financial insts to keep records of transactions, mainly those involving transfer of funds out of US; would prevent bankers from disclosing, without customer's consent, financial records to Govt investigators unless ct order involving probable cause is obtained; Asst Treas Sec E T Rossides tells subcom chmn Sen W Proxmire that Mathias amendment and similar bill introduced by Sen J V Tunney would, if passed, seriously impair criminal, tax and regulatory investigations; Tunney bill would protect bank records from examination without customer's consent unless ct-ordered subpoena or 'probable cause' order has been issued and would require any records obtained in this way to be destroyed if no criminal action involving them is filed within 6 mos to prevent them from becoming part of permanent Govt record)

New York Times, Col. 6, Pg. 29
Saturday August 12 1972

...of Americans; Mathias amendment would limit Treas Dept's power to require banks and other financial insts to keep records of transactions, mainly those involving transfer of funds out of US; would prevent bankers from disclosing, without customer's consent, financial records to Govt investigators unless ct order involving probable cause is obtained; Asst Treas Sec E T Rossides tells subcom chmn Sen W Proxmire that Mathias amendment...

...impair criminal, tax and regulatory investigations; Tunney bill would protect bank records from examination without customer's consent unless ct-ordered subpoena or 'probable cause' order has been issued and would require any...

10/3,K/12 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs

(c) 2007 The New York Times. All rts. reserv.

06016019

AT&T GOES TO BAT FOR CUSTOMERS AGAINST CREDIT FIRMS

MILLER, MICHAEL W

Wall Street Journal, Col. 3, Pg. 1, Sec. B

Wednesday June 12 1991

ABSTRACT:

...to some behind-the-scenes pressure from AT&T; AT&T is first big credit grantor to respond to surging complaints that consumers face impenetrable red tape when they try to obtain or correct their credit reports (M)

10/3,K/13 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06471505

The operational guidelines for banks will protect the privacy of peso\

HONG KONG: BANKS' GUIDELINES TO PROTECT PRIVACY

Ming Pao Daily News (XKJ) 20 May 1997 P.b2

Language: CHINESE

In Hong Kong, among all financial institutions providing loan & credit services to clients, 70 of them obtain client information services from credit information companies. Information provided includes outstanding debts and previous repayment method of individual clients. The Hong Kong Monetary Authority said that the banking operation guidelines which will be issued in mid-1997, are going...

10/3,K/14 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06160826

Credit info trading to make debut in July

SOUTH KOREA: CREDIT INFORMATION FROM JULY 1995

Korea Herald (XBF) 25 May 1995 P. 8

Language: ENGLISH

The Ministry of Finance and Economy had given approval for credit information gathering and evaluation of corporations and individuals to be established from 6 July 1995. An enforcement decree to the Act on the Use and Protection of Credit Information will take effect. This decree defines Credit information as gathering information from financial institutions and government bodies related to corporations and individuals business dealings. Information gathered include name, address, registration number, any loans from financial institutions, securities, event of loan defaults, bankruptcies, financial statements of companies, court rulings and back taxes. Corporations going into such businesses will only be...

... 2) Information gathering, processing and retrieving for clients' use 3) Debt collection on behalf for clients or filing lawsuits to protect clients' claims and the demand of auction of assets belonging to debtors. To qualify as Credit Information traders, one must have a capital of Won 10 bn or more. The following corporations...

... Fund Such traders are allowed access to information held by government agencies but prohibited from gathering information on national security, corporate trade secrets and personal privacy. Personal Credit Information by their clients is limited to opening and maintenance of

Robert Finley

commercial and financial relations with individuals. Financial institutions, department stores and other sales corporations will need to obtain prior written consent from their clients in order to provide information to the credit information traders. Care must be taken by traders as individuals have the right of claim against...

10/3,k/15 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03672292
CUSTOMER NEEDS IMPORTANT FOR SMALL BUILDING SOCIETIES
UK - CUSTOMER NEEDS IMPORTANT FOR SMALL BUILDING SOCIETIES
Building Societies' Gazette (BSG) 0 August 1990 p48-49
ISSN: 0007-3652

... train their staff to provide sound financial advice. The use of visual aids with touch screen devices can also allow customers and staff to obtain information on complex financial products in a user-friendly way. Batten argues that the smaller building societies frequently cannot...

10/3,k/16 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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02446188
NCR INTRODUCES NEW FINANCIAL TERMINALS
US - NCR INTRODUCES NEW FINANCIAL TERMINALS
Computer Systems News (COS) 19 December 1988 p38
ISSN: 0164-9981

NCR has introduced the NCR5682 Automated Platform Machine, a new financial terminal which allows customers to obtain a bank statement, order cheques, obtain information or car loan approval using a credit card and touch screen. The APM is an extension to the other self-service NCR terminals. The new terminals...

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File 347: JAPIO Dec 1976-2007/Jun(Updated 070926)
 (c) 2007 JPO & JAPIO
 File 348: EUROPEAN PATENTS 1978-2007/ 200742
 (c) 2007 European Patent Office
 File 349: PCT FULLTEXT 1979-2007/UB=20071011UT=20071004
 (c) 2007 WIPO/Thomson
 File 350: Derwent WPIX 1963-2007/UD=200768
 (c) 2007 The Thomson Corporation

Set	Items	Description
S1	213324	CREDIT OR DEBT? ? OR FINANC??? OR OBLIGATION? ? OR DEBENTURE OR DEBIT? ? OR INDEBTEDNESS OR CREDITLINE? ? OR CREDITLIMIT? ? OR LOAN OR LOANS OR BORROW???
S2	27672	S1(2N)(REPORT? ? OR INFORMATION OR DATA OR HISTORY OR RECORD? ? OR DOCUMENTATION OR STATEMENT? ?)
S3	16525	BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR CUSTOMER OR CUSTOMERS OR CONSUMER OR CONSUMERS OR CLIENT OR CLIENTS OR BORROWER OR BORROWERS OR SHOPPER OR SHOPPERS
S4	19688	OBTAIN??? OR COLLECT??? OR ACQUIR??? OR COMPIL??? OR COMPILATION OR GATHER??? OR SEARCH??? OR EXTRACT??? OR RETRIEV???
S5	17423	APPROV??? OR AUTHORIZATION OR CONSENT??? OR PERMISSION? ? OR ASSENT??? OR PERMIT??? OR GRANT??? OR AUTHORI??? OR AUTHORIZING OR AUTHENTICAT??? OR SCREEN???
S6	4462	S2(4N)S3
S7	3448	S2(4N)S4
S8	5486	S3(6N)S5
S9	76	S6(12N)S7(12N)S8
S10	10	S9(20N)(DYNAMIC?? OR INTERACTIV??? OR REALTIME OR (REAL OR ACTUAL)()TIME OR ADAPTIV??? OR INTERACTIONAL OR AUTOMATE? ? OR AUTOMATIC OR AUTOMATICALLY OR INTELLIGENT OR INTELLIGENTLY OR SMART OR ALGORITHM?? OR ALGORITHMICALLY)
S11	9	S10 AND IC=(G06F OR G06Q)

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11/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2007 WIPO/Thomson. All rts. reserv.

00908952 **Image available**

ANONYMOUS TRANSACTION SYSTEM
SYSTEME DE TRANSACTION ANONYME

Patent Applicant/Assignee:

NEXWORTH INC, 410 N.W. 18th Street, #102, Portland, OR 97209, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

STEELE Dale Everett, 410 N.W. 18th Street, #102, Portland, OR 97209, US,
US (Residence), US (Nationality), (Designated only for: US)

SILVA Kenneth Alan, 610 N.W. 131st Street, Vancouver, WA 98685, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FORD Stephen S (agent), Marger Johnson McCollom, P.C., 1030 S.W. Morrison
Street, Portland, OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200242982 A2 20020530 (WO 0242982)

Application: WO 2001US44318 20011127 (PCT/WO US0144318)

Priority Application: US 2000253371 20001127

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15770

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Claims

Claim

... information meets the qualifications for the product and the
risk-based pricing. Suppliers 1036 may obtain another consumer credit
report 1016 before completing the application, documentation and loan or
credit process...information specifically required to qualify for a
product and personal information necessary to obtain a
consumer credit report ;

47

obtaining the consumer credit reports and merging the credit
and payment

information from the credit report with the consumer 's
demographic and employment
information;

comparing the merged demographic, employment, credit, and payment
information, not...

11/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00794331 **Image available**

A SYSTEM AND METHOD FACILITATING MORTGAGE BANKING AND RELATED REAL ESTATE
SERVICES

Robert Finley

SYSTEME ET PROCEDE D'OPERATIONS BANCAIRES HYPOTHECAIRES ET SERVICES
IMMOBILIERS ASSOCIES

Patent Applicant/Inventor:

KARKUKLY Mohammed, 2417 West McClean, Chicago, IL 60647, US, US
(Residence), SY (Nationality)

KARKUKLY Nahed, 2417 West McClean, Chicago, IL 60647, US, US (Residence),
SY (Nationality)

Legal Representative:

STEWART David L (et al) (agent), McDermott, Will & Emery, 600 13th
Street, N.W., Washington, DC 20005-3096, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200127832 A1 20010419 (WO 0127832)

Application: WO 2000US27599 20001006 (PCT/WO US0027599)

Priority Application: US 99158143 19991008

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9203

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... applicable documentation to a processor 104. The processor reviews the
paperwork for accuracy and completeness, obtains the buyer's credit
reports, and organizes the paperwork into a package according to an
underwriter's guidelines 106. The...The buyer is informed of how the
present invention can provide the buyer a pre-approval within a short
time, such as within approximately two (2) hours as well as the...can be
sent via mail, hand delivered, etc.

At step 3, the Realtor obtains the buyer authorization for a credit
check and goes over the necessary disclosures 390. The Realtor provides
the...

...disclosure forms related to the Realtor's role and his or her
compensation 394. The buyer signs these forms in order to authorize
the Realtor to proceed forward 396 If the buyer has any questions, they
can talk...has been sent to a decision maker. In addition, upon
downloading of the application, the buyer's credit reports are
obtained on-line and incorporated into the mortgage application 480.

The decision maker reviews the mortgage...

11/3,K/3 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0016247526 - Drawing available

WPI ACC NO: 2006-779172/200679

XRPX Acc No: N2006-602086

Loan e.g. mortgage loan, request processing method for consumer, involves
providing an Internet web site accessible by consumer interested in

receiving loan, and prompting to provide progressively detailed information of consumer

Patent Assignee: LOUIS J M (LOUI-I)

Inventor: LOUIS J M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20060224501	A1	20061005	US 2005664264	P	20050322	200679 B
			US 2006386607	A	20060322	

Priority Applications (no., kind, date): US 2005664264 P 20050322; US 2006386607 A 20060322

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060224501	A1	EN	12	5	Related to Provisional US 2005664264

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 ...

Original Publication Data by Authority

Claims:

...consumer database associated with the consumer;prompting the consumer to provide a first set of loan information ;populating a consumer database with the first set of loan information ; obtaining authorization from the consumer to access an external credit report associated with the consumer ;based on said first set of loan information, automatically accessing via the Internet a first credit report associated with said consumer and generated by a first external credit bureau; automatically evaluating said first credit report to determine credit worthiness of the consumer;based on the...

11/3,K/4 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015848149 - Drawing available

WPI ACC NO: 2006-045878/200605

XRPX ACC No: N2006-039383

Loan decision-making method in real estate mortgage field, involves processing loan application data using loan approval criteria, to produce comparative data regarding loan qualifications of consumer relative to leaders or underwriters

Patent Assignee: NORTHWEST AUTO FINANCE CORP (NWAU-N)

Inventor: JONES R R; SHAND K T

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20050278249	A1	20051215	US 2004580283	P	20040615	200605 B
			US 2005154417	A	20050615	

Priority Applications (no., kind, date): US 2004580283 P 20040615; US 2005154417 A 20050615

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20050278249	A1	EN	31	15	Related to Provisional US 2004580283

Class Codes

International Classification (Main): G06F-017/60

Original Publication Data by Authority

Claims:

1. A real -time computer-assisted loan decision-making method comprising: obtaining loan application data from a proximate consumer; retrieving real -time loan -approval criteria via a remote data source from plural lenders or underwriters; processing the loan application data on a computer using the retrieved criteria to produce comparative data regarding loan qualifications of the proximate customer relative to the plural lenders or underwriters; and presenting the comparative data on a proximate display in graphical or tabular form.

11/3,K/5 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012254774 - Drawing available

WPI ACC NO: 2002-194802/200225

Related WPI Acc No: 2002-033961; 2002-040735

XPX Acc No: N2002-147942

Credit management system for on-line, affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010037288	A1	20011101	US 2000190825	P	20000321	200225 B
			US 2000213912	P	20000626	
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808722	A	20010314	

Priority Applications (no., kind, date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000214136 P 20000626; US 2000213912 P 20000626; US 2000190825 P 20000321; US 2001808722 A 20010314

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010037288	A1	EN	37	20	Related to Provisional US 2000190825
					Related to Provisional US 2000213912
					Related to Provisional US 2000214136
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

Class Codes

International Classification (Main): G06F-017/60

Original Publication Data by Authority

Original Abstracts:

...and lenders that offer financing to buyers seeking to purchase the products. The system may automatically obtain a buyer's credit report information and use that information to determine if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also enables use of buyer credit information to identify only those of a seller's products for which the buyer is pre-approved, for example, to...

11/3,K/6 (Item 4 from file: 350)

Robert Finley

DIALOG(R)File 350:Derwent WPIX
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0011104850 - Drawing available

WPI ACC NO: 2002-040735/200205

Related WPI Acc No: 2002-033961; 2002-194802

XRPX ACC No: N2002-030204

On-line affordability-based purchasing system uses financing parameter information and portion of personal information to identify products that is likely to be purchased by buyer

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010039516	A1	20011108	US 2000190825	P	20000321	200205 B
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808723	A	20010314	

Priority Applications (no., kind, date): US 2000214188 P 20000626; US 2000214183 P 20000626; US 2000190825 P 20000321; US 2001808723 A 20010314

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010039516	A1	EN	28	13	Related to Provisional US 2000190825
					Related to Provisional US 2000214183
					Related to Provisional US 2000214188

Class Codes

International Classification (Main): G06F-017/60

Original Publication Data by Authority

Original Abstracts:

...and lenders that offer financing to buyers seeking to purchase the products. The system may automatically obtain a buyer's credit report information and use that information to determine if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also enables use of buyer credit information to identify only those of a seller's products for which the buyer is pre-approved, for example, to...

11/3,K/7 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0011098216 - Drawing available

WPI ACC NO: 2002-033961/200204

XRPX ACC No: N2002-026165

Affordability based online purchasing system, enables to input personal information and credit card information of buyer from credit reporting agency to determine financial state of buyer for product

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20010047307	A1	20011129	US 2000190825	P	20000321	200204 B
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2001808717	A	20010314	

Robert Finley

Priority Applications (no., kind, date): US 2000214183 P 20000626; US
2000214136 P 20000626; US 2000190825 P 20000321; US 2001808717 A
20010314

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20010047307	A1	EN	37	19	Related to Provisional US 2000190825 Related to Provisional US 2000214136 Related to Provisional US 2000214183

Class Codes

International Classification (Main): G06F-017/60

Original Publication Data by Authority

Original Abstracts:

...and lenders that offer financing to buyers seeking to purchase the products. The system may automatically obtain a buyer's credit report information and use that information to determine if the buyer is pre-approved, for example, to obtain financing for a particular product or products. The system also enables use of buyer credit information to identify only those of a seller's products for which the buyer is pre-approved, for example, to...

11/3,k/8 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0008916677 - Drawing available

WPI ACC NO: 1998-467143/199840

XRPX ACC NO: N1998-363974

Automated caller approval status determination method - involves comparing predefined data profile with credit information thereby ensuring integrity in data retrieval from caller's credit information

Patent Assignee: STRATEGIC SOLUTIONS GROUP INC (STRA-N)

Inventor: GOETZ C F; JONES R M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5797133	A	19980818	US 1994298794	A	19940831	199840 B
			US 1997794142	A	19970203	

Priority Applications (no., kind, date): US 1994298794 A 19940831; US
1997794142 A 19970203

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5797133	A	EN	8	2	Continuation of application US 1994298794

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 ...

G06Q-0040/00 ...

Original Publication Data by Authority

Original Abstracts:

A method is provided for the real -time automatic determination of the approval status of a potential borrower of a loan. The method of acquiring information from the potential borrower includes the steps of (1) detecting the change in a data stream of a trunk link routed

telephone call...

...prior to determining the approval status of the potential borrower, the method may include (13) automatically transmitting information identifying the potential borrower to a data processing system maintained by a credit bureau; (14) automatically selecting financial information regarding the potential borrower from the data stored by the credit bureau and transmitting it to the control location; and (15) automatically utilizing this information obtained from the credit bureau in determining the approval status of the potential borrower.
>

11/3,K/9 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0008802897 - Drawing available

WPI ACC NO: 1998-347974/199830

XRPX ACC No: N1998-271664

Interactive computer system for liability product selection - includes unit calculating variable rate applicable to liability products over duration based on user entered values which are combined with rate of change information

Patent Assignee: MERRILL LYNCH & CO INC (MERR-N)

Inventor: LARCHE K; TAEUBER C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5765144	A	19980609	US 1996669080	A	19960624	199830 B

Priority Applications (no., kind, date): US 1996669080 A 19960624

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5765144	A	EN	22	14	

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00 ...

... G06Q-0040/00

G06Q-0030/00 ...

... G06Q-0040/00

Original Publication Data by Authority

Original Abstracts:

...application to be submitted to the financial institution for processing and approval in any of a number of formats. If the customer already has asset or liability accounts with the particular financial institution offering the credit products, the customer's information is also automatically retrieved and incorporated into the selection and application generation processes.